



Order Filed on May 14, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-1(b)

Thomas G. Egner, Esquire  
McDowell Law, PC  
46 West Main Street  
Maple Shade, NJ 08052  
856-482-5544 phone  
856-482-5511 fax  
tegner@mcdowelllegal.com  
Attorney for Debtor

In Re:

Ronald J Bradly  
Patricia D. Bradly

Case No: 17-16822

Chapter: 13

Hearing Date: 5/14/2024


Judge: ABA

**ORDER ON MOTION TO CANCEL AND DISCHARGE:**

☒ MORTGAGE    ☐ LIEN    ☐ OTHER (specify) \_\_\_\_\_

The relief set forth on the following page is hereby **ORDERED**.

**DATED: May 14, 2024**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

The debtor(s) having filed a Motion to Cancel or Discharge Mortgage or Lien, and the court having considered any objections filed, it is hereby ORDERED that:

☐ The debtor's motion is denied.

☒ The debtor's motion is granted, and the Mortgage or Lien referenced below is hereby cancelled, voided, and/or discharged of record and a certified or exemplified copy of this Order shall be recorded by the Clerk or Register of Deeds with whom the original mortgage or lien was recorded.

Description of Real Property:

Location (Street Address) 7 Sterling Avenue, Linwood, NJ 08221

Description of Mortgage/Judgment Lien:

- a. Original Mortgagee/Lienholder: New Jersey Housing and Mortgage Finance Agency
- b. Current Assignee: New Jersey Housing and Mortgage Finance Agency
- c. Current Servicer: New Jersey Housing and Mortgage Finance Agency
- d. Date of Mortgage/Lien: May 17, 2016
- e. Date of Recordation: October 21, 2016
- f. Place of Recordation: Atlantic County, NJ
  - i. Mortgage Book: 14147
  - ii. Page: 1 Instrument No. 2016063870
- g. Original Principal Balance of Mortgage/Lien: \$ 15,000.00

**NOTE TO RECORDING OFFICER: THIS ORDER MUST BE  
CERTIFIED BY THE BANKRUPTCY COURT WITH THE  
APPROPRIATE SEAL BEFORE IT MAY BE RECORDED**

In re:  
Ronald J Bradly, Jr.  
Patricia D Bradly  
Debtors

Case No. 17-16822-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: May 15, 2024

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2024:

| Recip ID | Recipient Name and Address  |
|----------|---|
| db/jdb   | + Ronald J Bradly, Jr., Patricia D Bradly, 7 Sterling Ave, Linwood, NJ 08221-1823 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2024 at the address(es) listed below:

| Name                | Email Address   |
|---------------------|---|
| Denise E. Carlon    | on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com              |
| Denise E. Carlon    | on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com |
| Gavin Stewart       | on behalf of Creditor Nissan Motor Acceptance Corporation bk@stewartlegalgroup.com                  |
| Isabel C. Balboa    | ecfmail@standingtrustee.com summarymail@standingtrustee.com   |
| Isabel C. Balboa    | on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com   |
| John R. Morton, Jr. | on behalf of Creditor Quantum3 Group LLC ecfmail@mortoncraig.com, mortoncraigecef@gmail.com         |

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Total Noticed: 1

R. A. Lebron

on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@fskslaw.com

R. A. Lebron

on behalf of Creditor PennyMac Loan Services LLC bankruptcy@fskslaw.com

Tammy L. Terrell

on behalf of Creditor PennyMac Loan Services LLC bankruptcy@fskslaw.com

Thomas G. Egner

on behalf of Debtor Ronald J Bradley Jr. tegner@mcdowelllegal.com,  
tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@  
mcdowelllegal.com;jmiller@mcdowelllegal.com;egnertr62202@notify.bestcase.com

Thomas G. Egner

on behalf of Joint Debtor Patricia D Bradley tegner@mcdowelllegal.com  
tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@  
mcdowelllegal.com;jmiller@mcdowelllegal.com;egnertr62202@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William M. E. Powers, III

on behalf of Creditor PennyMac Loan Services LLC ecf@powerskirn.com

William M.E. Powers

on behalf of Creditor PennyMac Loan Services LLC ecf@powerskirn.com

William M.E. Powers, III

on behalf of Creditor PennyMac Loan Services LLC ecf@powerskirn.com

TOTAL: 15